

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

July 24, 2014

Call to Order and Roll Call

The sixteenth meeting of the Kentucky Health Benefit Exchange Advisory Board was held on Thursday, July 24, 2014, at 1:30 p.m. in the Second Floor Hearing Room at the Kentucky Department of Insurance. Commissioner Sharon Clark, Chair, called the meeting to order at 1:40 p.m., and the Secretary called the roll.

Board Members Present: Commissioner Sharon Clark, Chair; Commissioner Mary Begley, Andrea Bennett, Jeffrey Bringardner (by phone), Ruth Brinkley (by phone), Dr. Joe Ellis (by phone), Carl Felix, Donna Ghobadi (by phone), Dr. Michael Huang (by phone), Deborah Moessner, Julie Paxton, Tihisha Rawlins, Dr. John Thompson, and Marcus Woodward. Gabriela Alcalde, David Allgood, Ed Erway, and Commissioner Lawrence Kissner were not present at the meeting.

Staff Present: Miriam Fordham, Jean Klinge, Bill Nold, Melea Rivera, Ronda Sloan (DOI), and Maggie Woods (DOI).

Approval of Minutes

A motion was made to accept the minutes of the April 24, 2014, meeting, seconded, and approved by voice vote.

Update on Office of the Kentucky Health Benefit Exchange Activities

Bill Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), reported on several analyses of pre-enrollment and post-enrollment related data. Maps of Kentucky displaying the rate of uninsured individuals in each of the counties pre-open enrollment and post-open enrollment showed a significant decrease in the rate of uninsured. Prior to open enrollment, there were only two counties in Kentucky with uninsured populations in the single digits. The post-enrollment map shows that the uninsured rate has decreased in the majority of Kentucky's counties. Mr. Nold noted that the data analysis on which the maps are based assumed that 75 percent of the individuals currently enrolled were previously uninsured. Mr. Nold also reported that preliminary data regarding Medicaid enrollment in Kentucky shows that more individuals are now covered and seeking services and the number of dollars coming into the state as a result. Mr. Nold also noted that a national poll conducted by Gallup showed the lowest uninsured rates across the country since 2008.

Chris Clark, Program Manager, KHBE, updated the members on the kynect system developments. There were four major phases in building the kynect system. The final phase, Release 4.0, was completed June 30 and contained the ability to file complaints and appeals,

report fraud, a customer satisfaction survey, and a business intelligence reporting function. The Exchange is working on a mobile application (app) which is targeted to be released in August. The mobile app will be very location aware with the capability to display agents and kynectors in the area based on the consumer's reported location. The app will also have the functionality to send alerts about kynect related events located close to the individual and the schedule of events, to provide information about open enrollment, and contain "Frequently Asked Questions" (FAQs). In addition, consumers will have the ability to do anonymous pre-screening and receive eligibility results using the mobile app. The mobile app will be available for both Apple and Google Android platforms, and the KHBE is working through agreements with the companies to launch the kynect mobile application.

The KHBE is also working on open enrollment for 2015. KHBE staff has held meetings with issuers and is monitoring developments at the U.S. Department of Health and Human Services (HHS) and the Federally-Facilitated Marketplaces (FFM) in preparation for the 2015 open enrollment period. The KHBE is pursuing a passive enrollment period for 2015 whereby eligibility to participate on the Exchange and eligibility to receive payment assistance is done automatically for consumers. The consumer will be able to automatically renew enrollment for the 2015 plan year provided the same health plan in which the individual enrolled for 2014 is also available for 2015, and the consumer wishes to automatically renew enrollment for 2015. The KHBE is working with the carriers to discuss plans for the automatic renewal process for 2015. Open enrollment notices for 2015 will be sent to consumers on or about November 10, 2104. The Exchange wants to make the enrollment process as easy and seamless as possible.

Mr. Clark also reported that the KHBE is developing an issuer portal to provide an avenue for issuers to see the pertinent enrollment information and member information for consumers that enrolled in the issuer's plan. Additionally, over time, the Exchange is looking at providing issuers access to view the electronic enrollment transactions associated with their consumers, providing reports to issuers, and other system enhancements. The issuer portal capability will be launched prior to open enrollment. Mr. Nold emphasized that the issuers would only have access to the enrollment information for their plans and not be able to access other issuers' enrollment information on the issuer portal. Mr. Nold commented that Kentucky's plans for an issuer portal were met with great enthusiasm from other states and HHS.

The KHBE is working on the tax notices that the Exchange is required to send under federal law. The Exchange is required to send Form 1095-A by January 31, 2015, to all recipients of the advanced premium tax credit to facilitate filing of taxes and reconciliation of the tax credit.

Mr. Clark updated the members on the system enhancements planned for the agent and kynector community. Prior to next open enrollment, there will be improved quoting tools available to agents and kynectors, particularly in the Small Business Health Options Plan (SHOP) market, to put quotes together for small groups. The agent and kynector dashboards will also be enhanced. The KHBE has held a series of workshops over the past several months with agents and kynectors, and the enhancements planned for their dashboards are based on suggestions from those workshops. The enhancements will include a search capability on the agents' and kynectors' consumer dashboard related to the status of applications and enrollments, case notes, case summaries, and the ability to pre-enroll in Medicaid plans for individuals pending Medicaid

eligibility. The Exchange is also working on enhancing the shopping and plan management capabilities in the SHOP for 2015 and is targeting April 2015 for the rollout of the enhancements.

Mr. Clark also reported on other system releases for 2015. The kynect system was built as an integrated system to also include non-Modified Adjusted Gross Income (MAGI) Medicaid programs. Since April, the KHBE has been converting traditional Medicaid cases to the non-MAGI system. Release 5 is scheduled for December 2015 and will have the capability for individuals to be determined eligible for non-MAGI programs including the Supplemental Nutrition Assistance Program (SNAP), the Low Income Home Energy Assistance Program (LIHEAP), and the Temporary Assistance for Needy Families (TANF) Program. Individuals will be able to apply for health insurance and to determine if they may be eligible for other programs.

Subcommittee Reports

Behavioral Health Subcommittee

Julie Paxton, Chair, reported that the Behavioral Health Subcommittee has not met since the last Advisory Board meeting.

Dental/Vision Subcommittee

Dr. Joe Ellis, Chair, reported that the Dental/Vision Subcommittee has not met since the last Advisory Board meeting.

Education/Outreach Subcommittee

Tihisha Rawlins, Chair, reported that the Education and Outreach Subcommittee held meetings on May 21 and July 1, 2014. The KHBE office updated members on the enrollment metrics. As of the close of the initial open enrollment, insurance agents signed up six percent of the total Medicaid enrollees, while kynectors signed up 27 percent of the Medicaid enrollees. Regarding Qualified Health Plans (QHP), insurance agents processed 44 percent of the QHP enrollments, while kynectors were responsible for 15 percent. As strategies are prepared for the 2015 open enrollment period, a primary component will be to explain the re-enrollment process to the public, streamline and simplify the application process, and focus attention toward kynectors and agents, so that clients are more easily able to locate assisters to help them.

In furthering this effort, KHBE and Deloitte Digital are releasing the kynect mobile app in August, which shows great potential to promote connectivity by offering easier access to kynect via mobile devices. The kynect mobile app will allow anonymous pre-screening to users, offer an enhanced search function to more easily locate kynectors and insurance agents in specific areas, and provide individuals the functionality to track the progress of their applications and photograph necessary documents to upload in support of their applications.

Doe-Anderson, the KHBE marketing and advertising vendor, presented strategies for the 2015 open enrollment period. More than 80 percent of Kentuckians now know what kynect is, what it does, and that it is successful for them. The strategy for 2015 will be to improve and simplify the process for consumers, with emphasis placed on certain target audiences or geographical locations with low enrollment numbers. In an effort to educate consumers on how to best utilize their new insurance coverage, a “How to kynect” brochure is in production.

The subcommittee received updates from the kynector agencies. Community Action Kentucky, the Kentuckiana Regional Planning and Development Agency (KIPDA), and the Kentucky Primary Care Association are continuing their education and outreach efforts to inform their populations that Medicaid and special enrollment opportunities are still available. There also is ongoing work to better reach people being released corrections facilities. The next meeting of the subcommittee will be held August 5, 2014, 1:00 p.m. at the new KHBE office

Navigator/Agent Subcommittee

Marcus Woodward, Chair, reported that the Navigator/Agent Subcommittee held meetings on June 12 and July 24, 2014. Andrea Bennett was nominated to return and serve on the subcommittee. KHBE staff provided an update of Exchange activities, current metrics, and system enhancements. Members discussed issues they have encountered during open enrollment and opportunities to make improvements to the system and process. An update of the re-certification and re-registration process for agents and kynectors was presented. Deloitte staff provided an update on new functionality for the agent and kynector portals. A mobile app is being developed for kynect with an anticipated release date in August. Planning for renewals and 2015 open enrollment is well underway.

A task force of members from the Navigator/Agent Subcommittee met to discuss updates to the disclosure forms, protocols for agents and kynectors to work together during open enrollment, and the participation of web brokers. The Subcommittee makes the following recommendations:

- (1) The consumer should be aware of the responsibilities of the different assister groups. The current disclosures should be modified to include a comparison of the three different roles and disclosure language should be added to the Self Service Portal or application if possible.
- (2) Establish protocols so that agents and kynectors can work together without violating any rules relating to exclusive referrals or improper compensation.
- (3) Delay participation of web brokers for at least another year or until future consideration by the Advisory Board.

The next meeting of the Navigator/Agent Subcommittee is scheduled for September 11, 2014, at 1:30 pm.

Qualified Health Plans Subcommittee

Deborah Moessner, Chair, reported that the Qualified Health Plans Subcommittee has not met since the last Advisory Board meeting.

Small Employer Health Options Program (SHOP) Subcommittee

Jeffrey Bringardner, Chair, reported that the SHOP Subcommittee held meetings on May 20 and June 17, 2014. The SHOP subcommittee discussed system changes that are being planned for the SHOP including a quoting tool later this year and a planned enhancement and replacement of the current system in 2015. These enhancements are being implemented to improve the enrollment process for employers, employees, and agents with the ultimate goal of having a robust system to increase enrollment through SHOP.

The subcommittee discussed recent federal regulatory changes that impact SHOP. The regulatory changes include the option for SHOP to delay “employee choice”, the elimination of the 30 day requirement for open enrollment and employer election periods, and the requirement for the SHOP to not apply any minimum contribution or participation rate from November 15 to December 15 of each year. The subcommittee requested that the Office of the Kentucky Health Benefit Exchange seek input from issuers on any unforeseen impacts of changing the length of the open enrollment period in SHOP. There was also discussion of allowing part-time employees to enroll in SHOP.

The SHOP subcommittee recommends that the SHOP continue with its current policies until there is enough enrollment data to determine if any current policies are negatively impacting enrollment by employers.

A motion to accept the subcommittee reports including the recommendations contained therein was made, seconded, and approved by voice vote.

Other Business

The next meeting of the Advisory Board will be held on October 16, 2014, at 1:30 p.m. at the Office of the Kentucky Health Benefit Exchange.

Adjournment

The meeting was adjourned at 3:15 p.m.